

Standardised Information Sheet for Deposits with Advance Notice and Deposits without Early Payments (FINDP)

1. Commercial Name of the Product	Fixed-Term Deposit
2. Access Conditions	Through the signing of a specific Fixed-Term Deposit subscription contract signed between the Bank and the client. The existence of a current account is required.
3. Modality	Fixed-Term
4. Term	30, 60, 90, 180 and 365 days.
4.1 Starting date	This is the date of constitution of the deposit.
4.2 Due Date	Corresponds to the sum of the constitution date and the term of the deposit.
4.3 Capital reimbursement date	Corresponds to the sum of the constitution date and the term of the deposit.
5. Early mobilization	Early withdrawals are permitted at any time, in part or in full, subject to the minimum holding amount. Early withdrawal of the deposit implies a total penalty of interest on the withdrawn capital.
6. Renewal	By indication at the time of constitution. If renewable, it is done automatically and for the same term. The interest rate applicable is the rate in force on the renewal date, as defined in the Bank's price list.
7. Currency	MZN, USD, ZAR, EUR e GBP
8. Amount	Minimun to subscribe: 10.000,00 MT Maximun to subscribe: not applicable
9. Reinforcements	Not applicable
10. Remuneration	See the table of term deposits
11. Capitalisation regime	At the client's option at the time of setting up, interest may be capitalised according to the contracted period.
12. Interest Calculation	$DP = \text{Capital} * \text{tax} * n^{\circ} \text{ of days} / 365$
13. Interest payments	On maturity/ renewal and may be capitalised or credited to the associated current account by indication of the customer at the time of constitution.
14. Tax Regime	The interest on the deposit is subject to the application of taxes in force in Mozambique, at the rate in force at the time of maturity. (10% withholding tax for individuals and 20% for companies).
15. Other conditions	Not applicable.
16. Capital guarantee	Guarantee of the totality of the capital deposited at maturity and in case of early mobilization of the deposit.
17. Deposit Guarantee Fund	The deposits made with First Capital Bank S.A. benefit from the repayment guarantee provided by the Deposit Guarantee Fund whenever deposits become unavailable for reasons directly related to the Bank's financial situation. The Deposit Guarantee Fund guarantees reimbursement up to a maximum of 20,000.00 Meticaís per depositor. In calculating the value of the deposits of each depositor, the value of all deposit accounts on the date on which the unavailability of payment occurred is considered, including

	interest and, for the balance of deposits in foreign currency, converted into Meticaís at the exchange rate of that date. For further information, please consult the electronic address fgd@bancomoc.co.mz or the physical address located at Avenida Consiglieri Pedroso nº 99, 4º andar, Maputo City.
18. Depositary Institution	First Capital Bank, S.A., Av. 25 de Setembro, Aterro do Maxaquene, Edifício Maryah, 7º andar, Maputo Contact: +258 21 320 751/3/4 Fax: +258 21 314797 <i>Email:</i> suporte.cliente@firstcapitalbank.co.mz
19. Conditions validity	Until release of the new Standardised Information Sheet